BUSINESS & LABOR

EXHIBIT NO.\_\_\_\_\_

January 26, 2009

RE: Senate Bill 142

Members of the Committee,

We write to you today to state our opposition to Senate Bill 142. As a young family with two children ages 5 and 2, and another baby due in March, we are particularly concerned with the cost of maternity care for all families.

While we have been fortunate to have insurance coverage during all three pregnancies, we are well aware of the devastating results that failing to cover "reproductive care" would have on women and families. The extremely uncomplicated, unmedicated and natural births of our two older children were covered, but still cost more than \$2000 each. The fees for a nurse midwife (the least expensive medical option) in Helena are \$3200, and the fee to give birth in the hospital with a two-day stay is around \$2000. Even with reasonable insurance coverage, which alone costs our family \$4080 per month out of pocket, we were left with medical bills that took us 2 years to pay off for the first child, and one year to pay for the second. We won't know what sort of debt we will incur with the pending baby until his or her birth.

As a family, we see how increasing health care fees for women and mothers would directly impact an entire family. Prenatal care is vital to a healthy birth outcome, but we would delay such care if the cost became a burden. And we have had to make hard choices about seeking medical advice for our children when faced with such large debts just from the event of their births.

Montana's families deserve your consideration. They deserve to have coverage for mothers and fathers without penalizing either group on the basis of gender. Let us not move backward by removing the equality granted by the non-gender discrimination act, and continue to say "no" to impoverishing more of our citizens through overwhelming health care costs.

Sincerely,

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**Kevin Cleary**